

OMEGA CAPITAL CORP.

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3559198	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$151	\$167	10.5%		
Loans	\$85	\$91	7.6%		
Construction & development	\$7	\$6	-10.7%		
Closed-end 1-4 family residential	\$39	\$29	-25.5%		
Home equity	\$2	\$1	-58.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$14	11496.8%		
Commercial & Industrial	\$9	\$8	-13.9%		
Commercial real estate	\$20	\$27	31.3%		
Unused commitments	\$19	\$25	36.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$40	\$54	36.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$11	-6.3%		
Cash & balances due	\$5	\$2	-54.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$136	\$151	10.6%		
Deposits	\$117	\$125	6.3%		
Total other borrowings	\$19	\$26	38.0%		
FHLB advances	\$19	\$24	28.9%		
Equity					
Equity capital at quarter end	\$15	\$16	10.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	9.2%	--		
Tier 1 risk based capital ratio	15.8%	17.0%	--		
Total risk based capital ratio	17.0%	18.1%	--		
Return on equity ¹	-16.5%	8.9%	--		
Return on assets ¹	-1.6%	0.9%	--		
Net interest margin ¹	5.2%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	47.2%	126.5%	--		
Loss provision to net charge-offs (qtr)	2188.0%	103.3%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.4%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.7%	0.0%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.3%	4.1%	0.0%	0.5%	--
Commercial real estate	0.0%	1.6%	0.0%	0.0%	--
Total loans	2.6%	0.8%	0.1%	0.0%	--